III. Conclusion

Banner & Witcoff Ltd

In view of the foregoing, the Applicants respectfully submit that all claims are in a condition for allowance. The Applicants respectfully request, therefore, that the rejections be withdrawn and that this application now be allowed.

This Response is being filed by facsimile transmission on November 18, 2004 with a two-month extension of time. Should additional fees or an extension of time be deemed necessary for consideration of this Response, such fees or extension are hereby requested and the Commissioner is authorized to charge deposit account number 19-0733 for the payment of the requisite fee. If anything further is desirable to place the application in even better form for allowance, the Examiner is respectfully requested to telephone the undersigned representative at (503) 425-6800.

Respectfully submitted,

By

Byron S. Kuzara

Registration No. 51,255

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Dated: November 18, 2004